

In re:
Matthew P Laychock
Debtor

Case No. 22-11579-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 26, 2022

User: admin
Form ID: pdf900

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db	Matthew P Laychock, 525 Ryers Avenue, Cheltenham, PA 19012-2117
cr	+ Montgomery County Tax Claim Bureau, c/o Michael Vagnoni, Obermayer Rebmann Maxwell & Hippel LLP, 1500 Market Street, Suite 3400, Centre Square West Philadelphia, PA 19102-2100
cr	+ c/o Kellie Rahl-Heff Santander Bank N.A., Gross McGinley, LLP, 33 S. Seventh Street, P.O. 4060, Allentown, PA 18105-4060
14698929	+ Aqua, Attn: Bankruptcy, 700 W Sproul Road, Springfield, PA 19064-4001
14698930	Aqua PA, 762 West Lancaster Avenue, Bryn Mawr, PA 19010-3489
14698932	+ Bonneville Bank, Attn: Bankruptcy Department, P.O. Box 400, Provo, UT 84603-0400
14724042	+ Montgomery County Tax Claim Bureau, c/o Michael Vagnoni, 1500 Market Street, Suite 3400, Centre Square West, Philadelphia, PA 19102-2100
14702770	+ National Capital Management, L.P., C/O LEONA MOGAVERO, Friedman Schuman, P.C., 275 Commerce Drive, Ste. 210, Fort Washington, PA 19034-2417
14702245	+ National Capital Management, L.P., c/o Leona Mogavero, Esquire, Friedman Schuman, P.C., 275 Commerce Drive, Suite 210, Fort Washington, PA 19034-2417
14701367	+ PENNYMAC LOAN SERVICES, LLC, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14710123	Santander Bank, N.A., c/o Kellie Rahl-Heffner, Esq., 33 S. 7th Street, P.O. Box 4060, Allentown PA 18105-4060
14709964	Santander Bank, N.A., c/o Kellie Rahl-Heffner, Esquire, 33 S. 7th Street, PO Box 4060, Allentown, PA 18105-4060

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 27 2022 00:02:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2022 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: DeftBkr@santander.us	Oct 27 2022 00:02:00	Santander Bank, N.A., 450 Penn Street, MC: PA-450-FB1, Reading, PA 19602-1011
cr	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 23:58:41	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14698926	+ Email/Text: bncnotifications@phea.org	Oct 27 2022 00:02:00	AES/PNC Bank, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
14698931	Email/Text: collectors@arresourcesinc.com	Oct 27 2022 00:02:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14720081	+ Email/PDF: pa_dc_ed@navient.com	Oct 26 2022 23:58:40	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14698928	+ Email/PDF: bncnotices@becket-lee.com	Oct 26 2022 23:58:36	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540

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14698933	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2022 23:58:35	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14698934	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 27 2022 00:09:09	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14698935	+ Email/Text: ECMCBKNotices@ecmc.org	Oct 27 2022 00:02:00	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
14709604	Email/Text: ECMCBKNotices@ecmc.org	Oct 27 2022 00:02:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14698937	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 26 2022 23:58:41	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14698940	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 27 2022 00:02:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14705453	Email/Text: ktramble@lendmarkfinancial.com	Oct 27 2022 00:02:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
14702914	Email/PDF: resurgentbknofications@resurgent.com	Oct 26 2022 23:58:37	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14698942	^ MEBN	Oct 26 2022 23:56:35	Lendmark Financial Service, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043-8228
14698944	+ Email/PDF: pa_dc_claims@navient.com	Oct 26 2022 23:58:40	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698951	+ Email/PDF: cbp@onemainfinancial.com	Oct 26 2022 23:58:31	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14698954	+ Email/Text: bankruptcygroup@peco-energy.com	Oct 27 2022 00:02:00	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14706714	+ Email/Text: bankruptcygroup@peco-energy.com	Oct 27 2022 00:02:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14701099	^ MEBN	Oct 26 2022 23:56:37	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14698957	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2022 00:09:09	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14705563	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:58:36	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14698955	+ Email/PDF: ebnotices@pnmac.com	Oct 27 2022 00:09:16	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14698956	Email/PDF: ebnotices@pnmac.com	Oct 26 2022 23:58:37	PennyMac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929
14710581	+ Email/PDF: ebnotices@pnmac.com	Oct 27 2022 00:09:26	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14702849	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 27 2022 00:02:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14698959	^ MEBN	Oct 26 2022 23:56:29	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
14698960	+ Email/Text: DefitBkr@santander.us	Oct 27 2022 00:02:00	Santander Bank, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3563
14698961	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2022 23:58:36	Synch/walm, Po Box 965024, Orlando, FL 32896-5024
14699290	+ Email/PDF: gecsed@recoverycorp.com		

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		Oct 26 2022 23:58:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14698962	+ Email/PDF: gecsedl@recoverycorp.com		
		Oct 26 2022 23:58:36	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14698964	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		Oct 27 2022 00:02:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14698943		National Capital Management, c/o Friedman Schuman, P.C., Ron L. Woodman, 275 Commerce Drive, Suite 210, NY 12891
cr	*+	National Capital Management, L.P., c/o Leona Mogavero, Esquire, Friedman Schuman, P.C., 275 Commerce Drive, Suite 210, Fort Washington, PA 19034-2417
14698927	*+	AES/PNC Bank, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
14720082	*+	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14698936	*+	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
14698938	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14698939	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14698941	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14710008	*+	National Capital Management, L.P., c/o Leona Mogavero, Esquire, Friedman Schuman, P.C., 275 Commerce Drive, Suite 210, Fort Washington, PA 19034-2417
14698945	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698946	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698947	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698948	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698949	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698950	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698952	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14698953	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14698958	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14698963	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 1 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	

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on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

DAVID M. OFFEN

on behalf of Debtor Matthew P Laychock dmo160west@gmail.com
davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

KELLIE LYNNE RAHL-HEFFNER

on behalf of Creditor c/o Kellie Rahl-Heff Santander Bank N.A. krah1-heffner@grossmcginley.com
jkacsur@grossmcginley.com;jpraedin@grossmcginley.com

LEONA MOGAVERO

on behalf of Creditor National Capital Management L.P. lmogavero@fsalaw.com, mprimavera@fsalaw.com

MICHAEL D. VAGNONI

on behalf of Creditor Montgomery County Tax Claim Bureau michael.vagnoni@obermayer.com
Lucille.acello@obermayer.com;helen.belair@obermayer.com;coleen.schmidt@obermayer.com;turner.falk@obermayer.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : **Chapter 13**
Matthew P Laychock :
Debtor(s) : **Bky. No. 22-11579-amc**

ORDER DISMISSING CHAPTER 13 CASE

WHEREAS, the Debtor(s) has/have filed a Praecipe to Dismiss Case (which shall be treated as a Motion filed under 11 U.S.C. § 1307(b), Fed. R. Bankr. P. 1017(f) and 9013), requesting dismissal of this case and the court has considered the record, and finds that the case has not been converted previously under 11 U.S.C. § 706, 1112 or § 1208,

It is hereby **ORDERED** that any wage orders presently in effect are **VACATED** and this case is **DISMISSED**. Per the Consent Order entered on 7/19/22 (Doc. #18), Debtor shall be prohibited from filing, individually or jointly, any subsequent bankruptcy within two (2) years from the date of the dismissal order without further leave of Court.

Date: October 26, 2022



ASHELY M. CHAN
U.S. BANKRUPTCY JUDGE